

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently amended) A method comprising:
collecting personalization data about a user having a network-accessible account on a server of a first institution;
automatically selecting generating from a list of entities institutions maintained by [[a]] the server of the first entity institution, based on the personalization data about the user, a list of one or more entities other institutions that provide network-accessible accounts with whom the user is likely to have accounts, wherein the accounts are not provided by the first institution according to data associated with a user;
presenting to the user the list of one or more other institutions on a user-interface;
receiving from the user at least one second entity institution chosen from the list of one or more entities other institutions selected from the list of entities institutions; and
receiving from the user access information for at least one network-accessible account that is provided by the at least one chosen second entity institution; and
adding the at least one network-accessible account to an aggregation of accounts, the aggregation of accounts being displayed on the user-interface.
2. (Cancelled)
3. (Currently amended) The method of claim [[2]] 1 wherein the personalization data includes a characteristic shared by a pre-defined group of users.

4. (Original) The method of claim 3 wherein the characteristic comprises one of a geographical location, a type of computer, a type of operating system, a pattern of web navigation, and an amount of money in a financial account.

5. (Currently amended) The method of claim [[2]] 1 wherein determining the personalization data further comprises:

- providing a personalization test to the user; and
- analyzing one or more answers of the user from the personalization test.

6. (Currently amended) The method of claim 2 wherein ~~determining~~ collecting the personalization data further comprises automatically collecting a characteristic associated with the user.

7. (Currently amended) The method of claim 1 wherein receiving from the user at least one second ~~entity~~ institution further comprises displaying the one or more ~~entities~~ likely institutions to the user as a sub-list of ~~entities~~ institutions.

8. (Currently amended) The method of claim 1 wherein ~~selecting~~ generating from the list of ~~entities~~ institutions further comprises determining one or more ~~entities~~ institutions that have a relation to the first ~~entity~~ institution.

9. (Currently amended) The method of claim 8 wherein determining one or more ~~entities~~ institutions that have a relation to the first entity further comprises:

- identifying the one or more ~~entities~~ institutions that have the relation to the first ~~entity~~ institution; and
- ordering the one or more ~~entities~~ institutions based on the relation.

10. (Previously presented) The method of claim 8 wherein the relation comprises competitor.
11. (Original) The method of claim 8 wherein the relation comprises a partnership.
12. (Original) The method of claim 1 wherein the access information comprises:
a user identifier for the account; and
an account authenticator.
13. (Original) The method of claim 1 wherein the access information for the network-accessible account makes the network-accessible account automatically accessible over a network.
14. (Original) The method of claim 1 wherein the data about the user comprises at least one of a name, a geographic location, a computer system used by the user, and a history of web-navigation.
15. (Original) The method of claim 1 further comprising providing one or more accounts to the user.
16. (Currently amended) The method of claim 15 wherein the data associated with personalization data about the user comprises information about the accounts provided by the first entity institution.
17. (Currently amended) The method of claim 16 wherein the information comprises a balance of a first account provided by the first entity institution.
18. (Cancelled)

19. (Currently amended) The method of claim ~~[[18]]~~ 1 further comprising:
receiving from the user a selected first account provided by the first ~~entity~~ institution; and
adding the first account to the aggregation of accounts.

20. (Currently amended) The method of claim 1 wherein the first ~~entity~~ institution
comprises a financial institution, the method further comprising providing, by the first ~~entity~~
institution, one or more financial accounts to the user.

21. (Currently amended) The method of claim 1 wherein receiving from the user at
least one second ~~entity~~ institution further comprises selecting a financial institution from the
~~selected~~ one or more ~~entities~~ other institutions that provide financial accounts.

22. (Currently amended) The method of claim 1 wherein receiving from the user at
least one second ~~entity~~ institution further comprises selecting ~~entities~~ institutions from the one or
more ~~entities~~ other institutions selected from the list of ~~entities~~ institutions that provide email
accounts, frequent flier accounts, or calendar accounts.

23. (Currently amended) A system comprising:
a server comprising at least one processor;
a database managed by a first ~~entity~~ institution;
a web page interface to the first server; and
storage that stores a program comprising instructions that, when executed on the at least
one processor, configure the server to:
access data ~~associated with~~ personalization data about a user from the database;
automatically select ~~generate~~ generate from a list of ~~entities~~ institutions maintained by the first
~~entity~~ institution, ~~based on the personalization data about the user~~, a list of one or more ~~entities~~
other institutions that provide network-accessible accounts ~~with whom the user is likely to have~~

accounts, wherein the accounts are not provided by the first institution according to the data associated with the user;

present to the user the list of one or more other institutions on the interface;

receive from the user at least one second entity institution chosen from the list of one or more entities other institutions selected from the list of entities institutions; and

receive from the user access information for at least one network-accessible account that is provided by the at least one chosen second entity institution; and

add the at least one network-accessible account to an aggregation of accounts, the aggregation of accounts being displayed on the interface.

24. (Previously presented) The system of claim 23 wherein the program comprises further instructions that further configure the server to:

provide a personalization test to the user; and

analyze one or more answers of the user from the personalization test.

25. (Original) The system of claim 24 wherein the personalization test includes a characteristic shared by a pre-defined group of users.

26. (Currently amended) The system of claim 23 wherein the program comprises further instructions that further configure the server to:

display the one or more entities other institutions to the user as a sub-list of entities institutions.

27. (Currently amended) The system of claim 26 wherein the program comprises further instructions that further configure the server to:

identify one or more entities institutions in the list whose business has a relation to the business of the first entity institution; and

prioritize the identified one or more entities institutions in the display of the sub-list.

28. (Previously presented) The system of claim 27 wherein the relation comprises competitor.

29. (Original) The system of claim 27 wherein the relation comprises a partnership.

30. (Original) The system of claim 23 wherein the access information comprises:
a user identifier for the account; and
an account authenticator.

31. (Original) The system of claim 30 wherein the access information for the network-accessible account makes the network-accessible account automatically accessible over a network.

32. (Original) The system of claim 23 wherein the data about the user comprises at least one of a name, a geographic location, a computer system used by the user, and a history of web-navigation.

33. (Currently amended) The system of claim 23 wherein the first entity institution provides one or more accounts to the user.

34. (Currently amended) The system of claim 23 wherein the personalization data associated with about the user comprises information about the accounts provided by the first entity institution.

35. (Currently amended) The system of claim 34 wherein the information comprises a balance of a first account provided by the first entity institution.

36. (Cancelled)

37. (Currently amended) The system of claim [[36]] 23 wherein the program comprises further instructions that further configure the server to ~~do the following~~:
receive from the user a selected first account from the accounts provided by the first ~~entity~~ institution; and
add the first account to the aggregation of accounts.

38. (Currently amended) The system of claim 23 wherein the first ~~entity~~ institution comprises a financial institution and the first ~~entity~~ institution provides one or more financial accounts to the user.

39. (Currently amended) The system of claim 23 wherein the instructions that configure the server to receive from the user at least one second ~~entity~~ institution further comprise instructions that configure the server to select a financial institution from the one or more ~~entities~~ other institutions that provide financial accounts.

40. (Currently amended) The system of claim 23 wherein the instructions that configure the server to receive from the user at least one second ~~entity~~ institution further comprise instructions that configure the server to select from the one or more ~~entities~~ other institutions selected from the list of ~~entities~~ institutions that provide email accounts, frequent flier accounts, or calendar accounts.

41. (Currently amended) An article comprising a machine-readable storage medium storing instructions operable to cause one or more machines to perform operations comprising:
collecting personalization data about a user having a network-accessible account on a server of a first institution;

automatically selecting generating from a list of entities institutions maintained by [[a]] the server of a first entity institution, based on the personalization data about the user, a list of one or more entities other institutions that provide network-accessible accounts with whom the user is likely to have accounts, wherein the accounts are not provided by the first institution according to data associated with a user;

presenting to the user the list of one or more other institutions on a user-interface;

receiving from the user at least one second entity institution chosen from the one or more other entities other institutions selected from the list of entities institutions; and

receiving from the user access information for at least one network-accessible account that is provided by the at least one chosen second entity institution; and

adding the at least one network-accessible account to an aggregation of accounts, the aggregation of accounts being displayed on the user-interface.

42. (Currently amended) The method of claim 1, wherein receiving from the user access information for the at least one network-accessible account causes data at the at least one network-accessible account to become available at the server of the first entity institution.

43. (Currently amended) The system of claim 23, wherein the program instructions that configure the server to receive from the user access information for at least one network-accessible account further comprises comprise instructions that configure the server to cause data at the at least one network-accessible account to become available at the server of the first entity institution.

44. (Currently amended) The method of claim 1, wherein automatically selecting generating from the list of entities institutions one or more entities other institutions includes: applying rules to at least one of the personalization data associated with about the user and the list of entities institutions, the rules defining conditions for selecting generating the one or more entities other institutions.

45. (Currently amended) The system of claim 23, wherein the program instructions that configure the server to automatically ~~select~~ generate from the list of ~~entities~~ institutions one or more ~~entities~~ other institutions further comprise instructions that configure the server to:

apply rules to at least one of the personalization data ~~associated with~~ about the user and the list of ~~entities~~ institutions, the rules defining conditions ~~for the selecting to generate~~ the one or more ~~entities~~ other institutions.